

# CHAMBERS'S JOURNAL

OF

POPULAR

LITERATURE, SCIENCE, AND ART.

Fourth Series

CONDUCTED BY WILLIAM AND ROBERT CHAMBERS.

No. 523.

SATURDAY, JANUARY 3, 1874.

PRICE 1½d.

## THE LILY OF THE ALLEY.

IN TWO CHAPTERS.

### CHAPTER I.—A LOST TREASURE.

'WHAT's the matter? What's the matter?' cried a stout, ruddy, white-haired old gentleman, as he shouldered his way through the circumference of a small human circle, from the centre of which towered a policeman's helmet.

'What's the matter, policeman, eh?' repeated the old gentleman, when he had reached the side of the stalwart constable.

The constable turned his head slowly and deliberately, and surveyed the questioner with a scrutinising eye, after the manner of 'the force,' when the amount of civility to be thrown into a reply is under consideration.

The scrutiny must have satisfied the intelligent officer that he had been accosted by one who not only paid heavy rent, rates, and taxes, and probably kept a comfortable woman-cook, but also, out of special regard and admiration for 'the force,' was likely to indulge in the pastime of 'forking out'; for he touched his helmet with his unoccupied hand, and, alluding to something he held with his other hand and arm, said, with a pleasant smile: 'It's all along of this little darlin'.'

And a little darling it certainly was. A little girl, about four years old, tenderly grasped in the policeman's strong arm, was lolling carelessly over his shoulder, pulling his whiskers, and stroking his face, whilst he was holding her and coaxing her as gently as if she had been his own little daughter. She was a pale, fragile bit of a thing; but as pretty as a fairy. On her fair cheeks were two shiny traces of the tears which had only just ceased trickling from her large blue eyes; but her eyes were now laughing happily, and her lips were chirruping merrily as she nestled confidently against her protector's brawny chest, and tipped his helmet back over his ears, and drew his hair down upon his forehead, and produced broad grins of good-humoured amusement and satisfaction upon his usually stolid countenance. She was scrupulously clean,

however, and was dressed neatly, and even handsomely; her white dress and white stockings seemed to be of good material, and quite new; her shoes were well made, and hardly worn at all; the semicircular comb that confined her hair might possibly be real tortoise-shell; and the necklace she occasionally lifted to her mouth and chewed reflectively, looked very like genuine coral. She just glanced at the old gentleman whom the policeman had addressed, and then turned back to her constabular friend, whom she seized by both whiskers, and asked to be taken home.

'Ah! I see—lost!' said the old gentleman. 'Can't she tell you her name and where she lives?'

'Listen to this here!' replied the constable. And he proceeded to examine the little urchin. 'What's your name, dearie?'

'Didn't I tell oo, Lily!' she answered.

'Where d' ye live, lovie?'

'In de alley, I tell oo.'

'But which alley, my darlin'? There's such a many alleys. Can't ye remember who lives there, or what they do there, or something that's took place there? Tell us something about it. What's it like, now?'

'Well, I'll tell oo. Mammy says it's just like de valley of de shadder of dess. Dere was de bad man dat lived on gin, and beat de por woman wid de poker.'

'That 'ere man lives in every alley in London,' said the constable gloomily to the old gentleman. 'It ain't no use to ask the poor little dear any more.'

'What do you propose to do with her, then?' inquired the old gentleman.

'Take her into custody, to be sure,' answered the constable; and he added, with a multitude of winks and comic contortions to enforce his irony: 'We'll run her in—that's what we'll do.'

'You'll take her to the police-station?' said the old gentleman interrogatively.

'Ah! that's best for her,' was the answer.

'And what then?' asked the old gentleman.

'Why, we'll charge her with bein' found wanderin' in the streets without any visible means o' subsistence; and p'raps she'll get a month with 'ard

labour,' responded the policeman with an explosion of laughter at his own facetiousness.

' You'll take care of her,' pleaded the old gentleman gently, as he placed money in the policeman's hand: ' those few shillings will help to pay expenses.'

' Bless your kind 'eart, sir,' replied the constable, pocketing the gift; ' it'll be more than enough. My missis'll take charge of her, and be pleased to do it. We'll ave bills put up, "Child found," at all the metropolitan stations, and she'll be claimed in a trice, I know.'

Just as he ceased speaking, there appeared a respectable-looking woman of middle age, clad in rusty black, with a clean linen collar turned down about her neck, and with the anxious expression of a hard-worked and underpaid mother of a family. Whence she had come, nobody had noticed; she might have just cropt up, or she might have been standing by, and heard all that was said. At anyrate, she now made her way up to the spot where the constable and the old gentleman were parleying, and, clasping her hands, exclaimed: ' Why, how, in the name o' patience, did you get here, child? Your poor mammy just will be in a taking.'

' Oh! you know her, do you?' said the old gentleman with an air of relief.

' Know her!' cried the woman with a smile: ' why, she's little Lily that lives in the alley.'

' Dat's me!' screamed the child joyously—' Lily what live in de alley. Take me 'ome, p'ease.'

' That I will, darling,' said the woman. ' Come along home to mammy; it's getting dark, and mammy'll be frightened.—Give her to me, sir,' she added, turning to the policeman.

' Well, I dunnow,' observed that cautious functionary, at the same time setting down the child.—' What do you say, sir?' he inquired of the old gentleman.

' She seems to be a very decent body,' rejoined the old gentleman in a low tone. ' Ask her if she can give any address.'

The woman at once produced a card, upon which there was printed information to the effect that Mrs Brown, widow, performed a number of duties, useful to the community, at No. 4 Chequers Alley, which, it appeared from the card, was situated in a well-known lane in the east end of London.

' That's a good three mile from 'ere,' grumbled the policeman. ' Ow did that little creature get all this way off?'

' She got a lift in a cart or something, you may depend,' replied the woman. ' But,' she went on, bridling up, ' it's no favour to *me* to take her; I'll leave her to *you*, and welcome; only, as I'm a-going to the very place—'

' I think it's very kind of you,' interrupted the old gentleman.—' She really seems to be a very decent body, policeman,' he added in an undertone.

' Well, sir,' rejoined the policeman a little discontentedly, ' it'll cert'nly save a deal o' trouble; there's a difficulty about leavin' my beat, and—'

' I'll tell you what, policeman,' broke in the old gentleman decisively: ' I'll take a cab, and go with her myself.'

' That's your ticket, sir!' exclaimed the policeman joyously; and he at once hailed a four-wheeled cab, into which he bundled the old gentleman, the decent body, and the little maid.

And away drove the cab with its three occupants. The child almost immediately fell asleep on the decent body's lap; the old gentleman amused himself by looking out of the window; and the woman, for the first two or three hundred yards, appeared to be in a brown-study. At last she said mildly, as she touched the old gentleman's sleeve: ' I beg pardon, sir.'

' What for?' was the rejoinder.

' Well, sir, I was a-going to look in on a friend, if we had walked, as lives all in the way, just to give her a message.'

' You'll not be long, I suppose?'

' Not a minute, sir.'

' Stop the cab, then, when you want to get out.'

It was now quite dark; the woman had wrapped up in her black shawl the little girl, who was in a deep sleep; and, when the cab was duly stopped at the entrance of a narrow court, she stepped out with her burden in her arms, merely saying: ' Back in a minute, sir.'

It was a long minute; it was a full quarter of an hour before the old gentleman grew fidgety, left the cab, paid the driver, who had become suspicious, and declined to wait without payment, and walked down the court, which he found led into a perfect labyrinth of streets. He inquired diligently after the decent body with a child in her arms, but could get no trustworthy information: nearly everybody, decent or not, in those parts carried a child in her arms.

So he was forced, having consulted a policeman, to conclude that it was a trick, and he went home heavy at heart.

After his dinner, he sat and pondered until the night was far advanced.

Meanwhile, on either side of a deal table, drawn close to a good fire, which burned in a high grate in a squalid room of a house situated not far from Wapping, sat a man and a woman conversing and drinking from stemless wine-glasses a liquor which, if it were not neat gin, belied its colour and its smell. They both looked highly, or rather lowly respectable; for their clothes were black and dingy, but they were themselves perfectly clean, and just a cut, to speak from the worldly point of view, above piety clothed in rags, which, as we know, always commands, or ought to command, respect. In a corner of the room was a heap of straw, which heaved and rustled with regularity, as if some sleeping creature, a dog, perhaps, were rolled up in it. Close by the straw was a bundle of rags; and close by the rags was a pair of tiny boots, full of holes, short of buttons, meagre of sole. On the deal table lay a smart white frock; divers under-garments, of good texture and little wear, and child's size; a pair of stockings, just the length and breadth to fit into a neat and almost new pair of little shoes standing handy; a semi-circular tortoise-shell comb, a coral necklace, and other articles. The man and woman were evidently talking about something that amused them immensely, for they frequently paused to have a good laugh.

' And he give yer ten shillings for your trouble, afore you got out o' the keb?' chuckled the man.

' As soon as ever we got in,' counter-chuckled the woman.

' So that you'd ha' been ten shillings to the good, anyways,' remarked the man.

' Anyways,' assented the woman. ' But them

things'll fetch a bit more, and the little un'll be useful herself. But she'll want to be broke in.'

'That can be done,' remarked the man grimly : 'bread and water' good for obstinate children.'

'And Mrs Whatsername's syrup for them that cry loud,' said the woman, with a sickly smile.

'And these ain't bad tools,' added the man, as he laid upon the table two implements. One was a leather strap fastened to a stick ; another was a supple cane.

The woman shivered slightly.

'Cold?' asked the man, observing her. 'Take another drop o' this. She ought to be a fort'n to us with that hair and them eyes, and them pretty ways. When she's a-settin' on the pavement alongside of a coloured chalk pictur' of an angel, and a-repeatin' them bits of hymns, she'll fetch all the mothers. I shall just take another 'alf-pipe and turn in.'

'All right,' said the woman, who drained her glass, and retired behind a blanket hanging from a cord.

In a short time the man also retired behind the same blanket ; and in due course there was a sound as of two people snoring.

Next morning there was enacted before a British magistrate, sitting at a certain metropolitan police court, a scene such as is by no means unfamiliar to British magistrates, and to the readers of British newspapers. A poor woman in deep distress asked the worthy magistrate's advice. She had lost her child, a little girl just over four years of age. It was a simple story, which might have been told in a few seconds ; but the poor woman, four years a widow, was troubled with the possession of keen feelings, which quite overcame her, and caused her to occupy a great deal of the worthy magistrate's time in trying to tell her brief tale. Two or three sympathising neighbours, women and mothers, profuse of lamentation and gib of tongue, were desirous of helping her out, but, for all their good will, rather impeded than expedited matters, and rather bewildered than enlightened the worthy magistrate. At last a police-sergeant was found, who could give a brief and intelligible account, the truth of which was to be confirmed or disputed by the poor mother.

'It's a child-stealing case, your worship,' said the sergeant.

The poor mother sobbed and nodded.

'Her name's Mrs Perks ; she's a widder ; she lives at Feathers Alley ; she gets a living by going out as a charwoman, washerwoman, and what not. Her character's as good as gold. She went out yesterday as usual ; she left her only child, a little gal, at home. The neighbours always used to keep an eye on the little gal ; they all knew her. They called her the Lily o' the Alley, because she was such a pretty, delicate little thing. Nobody in the alley would have hurt a hair of her head ; the drunkenest man wouldn't touch her except in the way of kindness ; she'd run in and out as she pleased. When the poor woman got home last night, the little gal was gone ; it's believed that she got straying about somewhere, and then couldn't find her way back. No doubt but what she's been stole ; there's a gentleman here who'll make that pretty plain.'

The sergeant stated the case in jerks, and at every jerk the poor woman sobbed and nodded

assent. The old gentleman now came forward and gave a succinct account of what he knew.

'Have you been to this address in Chequers Alley?' asked the magistrate.

'No, sir ; there has not been time yet,' replied the old gentleman. 'Of course, that will be the first thing to do. But I couldn't find out last night where it is.'

'Of course,' assented the magistrate ; and turning to the police-sergeant, he added : 'You had better go with the gentleman.'

'Very well, your worship,' said the sergeant ; and the two started off together.

'And now, my good woman,' said the magistrate, addressing the poor mother in a feeling manner, 'I fear I can give you little or no assistance. The gentlemen of the press, whom you see over there, will no doubt make your loss as public as possible. You can step into my private room with me and one of those gentlemen, and describe as minutely as possible your child's appearance and every article of dress she wore.'

Some astonishment was created when so poor a woman spoke of a 'real tortoise-shell comb' and a 'real coral necklace,' and the worthy magistrate let his surprise appear.

'O sir!' sobbed the poor mother, 'I know it must seem strange that I should have such things when I can hardly keep body and soul together ; but my darling was such a fav'rite wherever she went ; and I took her sometimes with me, when I was allowed, when I went to work ; and two ladies that had buried little gals give my Lil—Lil—Lily some o' the things that had belonged to their own little gals ; and I worked so hard to keep her nice.' And here the poor soul broke down.

And so a full description of the lost little girl's personal appearance and apparel appeared in the papers, in which it was further stated that 'the poor woman, who was much overcome, thanked the worthy magistrate for his kindness, and retired, apparently broken-hearted.'

Of how much use the description was likely to be it is possible to infer from the fact, that when Lily was taken out of the cab, she was wrapped in the decent body's shawl, and from the fact that she never afterwards wore her own things.

As to Chequers Alley, the astute sergeant's advice was that, as visits of 'the force' are seldom productive of frank and open communication in such localities, the old gentleman should go alone to the door, and make the first inquiries, whilst the sergeant remained at a convenient distance.

The old gentleman accordingly singled out from quite an assortment of bell-handles one specified on the card by its numerical position from the bottom, and gave a vigorous pull. At once there was thrust out of an upper window a face resembling that which is ascribed by certain comic artists in schoolboys' books to the moon, and a shrill voice cried : 'What's the matter now?'

'Mrs Brown?' said the old gentleman inquiringly.

'What then?'

'Can I see her?'

'Spose you can ; you ain't blind.'

'Oh, you are Mrs Brown?'

'I didn't say so ; but I may be. Wait a minute ; I'll come down.'

And down came a fat, blowsy woman, as different from the decent body as one human being can well be from another of the same gender.

'What's your pleasure, sir?' asked the blowsy woman, softening down. 'I'm very busy; and if it isn't anythink worth my while, I can't wait.'

'Is this your card?'

'Certintly it is.'

'Then please to hear how I obtained it.'

And in a few sentences the old gentleman explained what he had come about.

The effect upon the rough, stout, blowsy woman was prodigious.

'What do you mean, sir?' she cried, trembling with passion, 'by comin' here to take away my character! Ah! here comes a p'leeceman,' she said, descrying the police-sergeant, who was now advancing to do his part: 'I'll appeal to him to see the rights of this.'

And she did not appeal in vain; for it was exactly what the police-sergeant wanted her to do. She gave references to the clergyman of her parish and to several unexceptionable parishioners, from whose evidence, easily obtained, as they all lived not far off, it appeared that she was a really honest, hard-working, trustworthy woman, who brought up a family well, sent her young children to school, and had scarcely anything against her save a 'bit of a temper.'

When the old gentleman and the sergeant returned from their round of inquiry, they found her much subdued, and even in tears.

'Me rob a mother of her child!' she moaned, as she swayed backwards and forwards on a chair, with her apron to her face.

Language failed her to express what she would do; and her morning's work had been so interrupted, and her feelings so wounded, that ten shillings hardly sufficed to make up for the interruption, and buy plaster for the wound.

So the old gentleman and the police-sergeant returned no wiser than they had set out, save that the latter had given the former some information touching the little reliance to be placed upon cards of address.

'Lor' bless you, sir,' he had said, 'it's part o' the stock-in-trade of begging impostors, and kidnappers, and such-like. Cards of all sorts are easy enough got; they lie about in every kind of house; and swells have in their 'alls, quite close to the door, a chinny-bowl full of 'em, so that a swindler can call and ask a question, and, while the servant's gone to get an answer, grab as many as he likes, and be, so far as his card goes, anythink he pleases, from a dook to a littery gent, and can make use of 'em in a hundred ways. I don't think much o' cards.'

In the afternoon, the old gentleman called with a heavy heart at Mrs Perks's in Feathers Alley. He rang, but there was no response. He rang again and again, but to no purpose. At last a careworn woman came to the door and asked: 'Who did you please to want, sir?'

'Mrs Perks.'

'She's gone.'

'Gone!'

'Ah! gone for good and all: she paid her rent, and packed up her bits o' things, and went off a good hour ago.'

'Do you know where she's gone to?'

'No, sir, I don't; not to say exactly where. But did you know she'd lost her child?'

'Yes.'

'Well, she caught sight o' the woman, she said,

as stole the child; she knew her by the description given to her, and she hunted her down somewhere near Wappin', where she vanished. But Mrs Perks says she'll be after that woman night and day, if she has to tramp all day, and sleep in the workus at night; she'll scour all Wappin' till she gets some news of her, and then she'll foller her wherever she goes, and she'll 'ave her child back somehow, and she'll 'ave justice against the woman. And so,' added the careworn woman, whilst her hollow eyes gleamed, and the veins in her gaunt throat tightened, and her skinny hand shook—and so 'ud I, or I'd make some justice for myself.'

The old gentleman thanked her, and turned away sick at heart.

However, the scent seemed to lie at Wapping.

#### BRANDING AND TATTOOING.

BRANDING, or burning some initial, number, or other mark, on the arm or body, was formerly a punishment much adopted in England. In many cases, where the penalty of death was pronounced, it was commuted to branding, through the influence of the peculiar custom known as 'benefit of clergy.' Priests, in our feudal days, defied the civil power. When they offended against the laws of the land (which they often did), the bishop of the diocese took the matter into his own hands, and denied the right of the state to interfere. This benefit or exemption was conceded to the clergy because they were clergy; and after some time, it was conceded also to such laymen as could read—a rare accomplishment in those days. If a layman claimed his clergy on this ground, and if it was admitted, he was simply burned or branded in the hand, and then let go—even though he had committed some grave offence against the laws of his country. The difference was this: that a layman could only claim benefit of clergy once, whereas a priest could do so again and again. There was some little difference, too, in the mode of branding; but it was always done by the application of a hot iron to the skin. In more recent centuries, when branding was the recognised punishment for a long list of offences, it was found that the fear of this infliction was not strong enough to act as a deterrent from crime; a change was therefore made; the offender, instead of being branded on the hand, received the degrading mark on the most visible part of the left cheek, near the nose. At length, about a century ago, judges and magistrates were permitted, at their discretion, to substitute fine or imprisonment for branding; and society acquiesced in the gradual abandonment of an ordeal which was really a life-punishment, seeing that the brand remained as a scar.

Branding, so far as concerns the proper meaning of the word, is no longer recognised by the English law; but it still exists under the character of staining or marking. An iron instrument, having a definite shape at the end, is used, not to harm the skin, but to puncture it; and something of a chemical nature—be it ink, saltpetre, or gunpowder—is rubbed into the punctures. The punishment is confined, we believe, to deserters from the army.

'On the  
for de  
other  
marked  
pit, w  
with a  
so as  
to be  
brand  
it; bu  
appea  
infra  
punis  
for m  
device  
a sort  
tions.  
This  
needl  
other  
powd  
fire, a  
that t  
indele  
it ma  
enter  
We  
cerain  
and i  
  
A  
has a  
nothi  
in th  
The  
drum  
Frenc  
the  
Turn  
ary  
ago,  
the  
garrin  
have  
with  
toé l  
or t  
knoc  
and  
the  
tappi  
of Sc  
from  
many  
tat, i  
Plan  
pata  
tap-i  
that  
the  
two  
the s  
tap  
that  
deno  
Poly  
in s  
shall  
W

The Mutiny Act is very distinct on this matter : 'On the first and on every subsequent conviction for desertion, the court-martial, in addition to any other punishment, may order the offender to be marked on the left side, two inches below the arm-pit, with the letter D, such letter not to be less than an inch long, and to be marked upon the skin with some ink or gunpowder, or other preparation, so as to be visible and conspicuous, and not liable to be obliterated.' The law mercifully puts the brand where ordinary clothing effectually conceals it; but the ominous D is there, nevertheless, to be appealed to as a test of identity in case of further infractions of the law. Irrespective of any idea of punishment, many sailors and soldiers have a taste for marking or tattooing, each one selecting such a device as may best please him. The mark becomes a sort of baptismal register, a sign by which relations and friends may identify him in case of need. This is usually done by pricking the skin with a needle, in as many spots as will form a letter or other device, and immediately rubbing in gunpowder finely pulverised ; the part is held near the fire, and heat does the rest. One description states that the powder actually explodes, and drives an indelible mark into each puncture ; but be this as it may, some stain or other, pulverescent or liquid, enters the punctures, and remains permanent.

We come next to real tattooing, a subject concerning which the available information is curious and interesting.

A doubt has arisen whether tattoo of the skin has anything to do with tattoo of a drum; but nothing further can be obtained than a similarity in the sound or spelling of the word, or both. The word tattoo, as applied to a peculiar kind of drum-beating, does not seem to belong to the French or to any other language derived from the Latin ; it is of Teutonic origin. Sir James Turner, in his *Pallas Armada*, a treatise on military affairs (published about a century and a half ago), spells the word *taptœ*, and explains it as the signal for closing the sutlers' canteens in garrisons and camps. The original is supposed to have been the Dutch *taptœ*—tap, signifying, as with us, either a spigot or an alehouse ; and *taptœ* being equivalent to the closing of the spigot or tap. The Germans speak of *zappenstreich*, the knocking or striking of the spigot into a cask ; and there seems reason to believe that this was the origin of the *taptœ* or tattoo series of words—tapping a cask and tapping a drum. The nations of Southern Europe which derived their languages from the Latin express the beat of the drum by many curious combinations of the syllables *rat*, *tat*, *tan*, *tar*, and one or two others such as *rat-a-plan*, *tan-tan*, *tar-a-pat-a-pan*, *ta-rap-a-tan*, *para-pata-pan*, *pata-pata-pan*, *tap-a-rap-a-tan*, *tap-a-tan*, *tap-pa-tar*, and the like. Everything tends to shew that it was quite an accidental similarity which the South Sea voyagers found to exist between two words—the native name for the puncturing of the skin, and the north European name for the tap of a drum. True, one learned man tells us that *ta* is the root of a whole series of words denoting to strike or to knock, in some of the Polynesian languages ; but, on the other hand, tattooing is designated by a wholly different word in some of the islands where it is adopted—as we shall presently see.

When tattooing was first practised, is a doubtful

question ; but it can at anyrate be traced up to remote times. In some of the tombs near Thebes, there are painted walls representing a white race of men tattooed and clothed in skins. These are supposed to have been Thracian Europeans. Caesar, in his *Commentaries*, speaks of the Britons as being tattooed ; they were unquestionably stained, and not unlikely in ornate patterns.

Recent travellers do not pay much attention to tattoo-marks on the persons of natives in rude or barbarous countries ; but in the earlier narratives, frequently descriptions of this matter are given. In Bosman's *Description of the Coast of Guinea*, published in Dutch, and republished in an English form about the beginning of the last century, the author notices the tattooing of some of the west Africans. He was Chief Factor for the Dutch at the fort of St George d'Elmina—the very fort, by the way, which is just now bringing us into trouble with his barbaric Ashantee majesty. Bosman says : 'They make small incisions all over the bodies of the infants, in a sort of regular manner, expressing some figure thereby ; but the females are more adorned with these ornaments than the males, and each at pleasure of their parents. You may easily guess that this mangling of the bodies of those tender creatures must be very painful ; but as it is the fashion here, and is thought very ornamental, it is practised by everybody.' The tattooing instrument appears to be a sort of cross between a small hoe and a saw, or a hoe jagged at its sharp edge with saw-teeth. The blade is often made of a bone or shell, scraped very thin, varying from a quarter of an inch to an inch and a half in width, and having from three to twenty teeth cut in it. A black paint or stain is made, derived from the soot or charcoal of a particular kind of wood, liquefied with water or oil. The teeth of the tattooing instrument, when dipped into this paint, are placed upon the skin ; and a handle to which it is attached receives smart rapid blows from a stick or thin wooden mallet suitable for the purpose. The teeth pierce the skin, and carry with them the black paint, which leaves a permanent stain.

Captain Cook, in his first voyage to the South Seas, collected the materials for that admirable account of the Otaheitan which finds its place among the classics of 'Discovery' narratives, and which tempts us so often to compare the Tahiti of our day with the Otaheite of a century ago. He did not fail to notice the corporeal adornments of the natives. 'They stain their bodies by indenting or pricking the flesh with a small instrument made of bone, cut into short teeth ; which indentings they fill up with a dark-blue or blackish mixture, prepared from the smoke of an oily nut, burned by them instead of candles, and water. This operation, which is called by the natives *tattooing*, is exceedingly painful, and leaves an indelible mark on the skin. It is usually performed when they are about ten or twelve years of age, and on different parts of the body.' The greatest pain, he states, results from the tattooing on the lower parts of the body, from which the decoration proceeds high up in a series of crescents or arches. Mr (afterwards Sir Joseph) Banks, who accompanied Captain Cook on this memorable voyage, was on one occasion present at the tattooing of an Otaheitan girl about twelve years of age. She lay on her face. The process was performed with 'an instrument that

had twenty teeth ; and at each stroke, which was repeated every moment, serum, mixed with blood, issued. She bore it with great resolution for several minutes ; but at length the pain became so violent that she murmured and complained, and then burst into most violent lamentations. But her operator was inexorable ; while some females present chid, and even beat her.' Mr Banks witnessed this operation for about an hour ; but the more artistic adornment was still to be performed.

Cook, in his second voyage, visited the isle of Amsterdam, where he found the men tattooed from the hip to the middle of the thigh ; but the women had these adornments on the arms and fingers, and only in a slight degree. Many women in other South Sea islands were tattooed in the form of a Z on every joint of their fingers and toes, and frequently on the outside of the feet. Other devices were squares, crescents, circles, men, dogs, birds, &c. Some of the old men had the greater part of their bodies covered with large patches of black, deeply indented at the edges, like a rude imitation of flame. Some of the tattooing was checker-wise, straight lines crossing at right angles. In a few singular instances, the women had only the tip of the tongue tattooed. In the Caroline Isles, tattooing was regarded as a religious ceremony, to be performed under favourable auspices. The officiating priest invoked a blessing from the gods on the family of the patient. If a gentle breeze arose, it was accepted as the approving voice of the gods, and the operation proceeded ; if not, it was suspended ; for any tattooing under the anger of the gods would have led to the submerging of the islands by a raging storm.

New Zealand is the country of which we have most knowledge in regard to the practice of tattooing, owing to the number of travellers who have described it. John Rutherford, a seaman engaged on a South Sea voyage, was captured on the northern of the two islands in 1816, and kept prisoner by the natives for several years. They treated him kindly on the whole, and conferred on him the honour of tattooing, which ceremony he described in the published record of his adventures. Laid on his back, amid a group of natives, he underwent the ordeal on his body, arms, and face. Several tools were employed, some with teeth, and some without ; varied in size and shape to fit different parts. The operation lasted four hours ; during which the chief's daughters wiped the blood from his face with a bunch of dried flax. Then they washed him at a neighbouring stream, dried him before a fire, and gave him his garments one by one, except his shirt, which one of the ladies put on her own person, wearing it hind-side before. So severe had been the scarifying, that he lost his sight for three days, and did not fully recover for six weeks. The frontispiece to his volume represents him adorned with a most elaborate tattoo of devices ; while another engraved plate gives fac-similes of various kinds of tattooing instruments employed.

The best and fullest account of this subject was given by Mr Earle, who resided nine years in New Zealand, shortly before the first settlers ventured there from England. In his work, published in 1829, an engraving is given, representing a New Zealand chief lying in an easy position on a kind of blanket, and an artistic tattooer operating upon him. He says : 'The art of tattooing has been

brought to such perfection here, that whenever we have seen a New Zealander with skin thus ornamented, we have admired him. It is looked upon as answering the same purposes as clothes. When a chief throws off his mats, he seems as proud of displaying the beautiful ornaments figured on his skin as a first-rate exquisite is in exhibiting himself in his last fashionable attire. It is an essential part of warlike preparation. The whole of the district of Ko-ro-ra-di-Ka was preparing for the approaching war. Their cannon, muskets, powder, and ball increased daily ; and a very ingenious artist, named Aranghie, arrived to carry on this important branch of his art, which was soon placed in requisition ; for all the mighty men in the neighbourhood were one by one under his operating hands. As this professor was a near neighbour of mine, I frequently paid him a visit in his studio ; and he returned the compliment whenever he had time to spare. He was considered by his countrymen a perfect master of the art of tattooing ; and men of the highest rank and importance were in the habit of travelling long journeys in order to put their skins under his skilful hands. Indeed, so largely were his works esteemed, that I have seen many of his drawings exhibited even after death. A neighbour of mine very lately killed a chief who had been tattooed by Aranghie, and, appreciating the artist's work so highly, he skinned the chieftain's thighs, and covered his cartouch-box with it ! I was astonished to see with what boldness and precision Aranghie drew his designs upon the skin, and what beautiful ornaments he produced ; no rule and compasses could be more correct than the lines and circles he formed. So unrivalled is he in his profession, that a highly finished face of a chief from the hands of this artist is as greatly prized in New Zealand as a head from the hands of Sir Thomas Lawrence is amongst us. This professor was merely a *cooky*, or slave ; but by skill and industry he raised himself to an equality with the greatest men of his country ; and as every chief who employed him always made him some handsome present, he soon became a man of wealth, and was constantly surrounded by important personages.'

We thus learn from Mr Earle that tattooing is veritably a branch of the fine arts, in the estimation of those who are most concerned in the matter ; and even the Englishman himself was roused to enthusiasm in the matter. The Church Missionary Society have in their museum a bust of a chieftain, carved by himself in very hard wood, with rude iron tools of his own making, and the tattoo-marks on his face are faithfully copied. Unusually complex devices are said to require weeks, or even months, in their execution ; seeing that some portions of the skin must be heated before others are proceeded with. From various authorities we learn that among these savage tribes tattooing is the mark of gentility, and is as much prized as is the exhibition of coats of arms by many families in England. A traveller, Mr Marsden, ventured to tell one of the New Zealand chiefs that it would be a pity to tattoo his nephew Rocow, as he was a fine-looking youth, with a dignified, open, and placid countenance, which ought not to be disfigured. What was the reply ? 'The chief laughed in my face, and said his nephew must be tattooed, as it would give him a noble, masculine, and warlike appearance ; that he would not be

fitted to be his successor with a smooth face ; and that the New Zealanders would look on him merely as a woman if he was not tattooed.'

#### NEW DEVELOPMENTS IN SHOPPING.

**DEVELOPMENT** is the order of the day. Everything is developing into something else, not even excepting animal life, although, by the way, that is very much a matter of talk, for nobody ever exactly sees one kind of animal turning into another, and people have to take it on trust. Of all the developments which we are quite sure about, none is so conspicuous, or on so grand a scale, as the development of shop-windows. Where it is all to end, we may shrewdly conjecture; making up our mind in the meanwhile to this, that the prodigious sums lavished in making shops attractive, must be compensated somehow by corresponding sums drawn from the pockets of purchasers ; if not, so much the worse for those who speculate on giving a specially superfine look to their establishments.

In walking along the street, one naturally asks at himself the question, why tradesmen should make such enormously expensive efforts to outdo each other in magnificence. As a matter of social economics, if it pay to do so in some cases, the gain does not fall the less heavily on the public. The requirements of the community are a fixed quantity. People do not drink tea, or wear hats, in proportion to the number and extent of large plate-glass windows. They can afford to buy so much of this or that, and, as a rule, the more they get for their money, the more they have to spare for something else. The costly embellishment of the place where a thing is sold accordingly means limitation of purchase—a species of general conspiracy to make articles dear and difficult of acquisition. Without actually speculating on the future of the shop-embellishment mania, we can see that it is in course of counteraction by a development of a different kind—what we might term a retro-development, a going back to simplicity in trading. Looking at the splendours which invite attention, the world as much as says : 'We can stand this no longer. What do we care for your polished mahogany counters, your brilliant plate-glass, and all your other apparatus of finery ? We tell you plainly that we wish to get as much as we can for our money, though it were sold to us in the dingy recesses of a cavern.' Outspoken observations of this quality, followed by suitable acts, amount to a revolutionary insurrection against the great shopkeeping interest. The revolution is going on before our eyes.

It is curious to note how the general dissatisfaction was first demonstrated. There was no fussy clamour regarding the extravagant style in which sales were usually conducted. A humble class of persons, with an instinctive feeling that something was wrong, fell upon the device of uniting together to be their own shopkeepers ; so that, whatever

profit was going, they might have it to themselves. We doubt if anything short of the nerve, self-reliance, and common-sense of Englishmen could have struck out this idea and operated on it to a thoroughly beneficial result. Co-operation had been previously tried in various quarters, but never on a principle susceptible of being expanded to enlarged dimensions. The honour of developing the novelty on a plan that could successfully take its place in the field of competition, belongs to a handful of operatives in Lancashire, which, if not the most polished, ranks as one of the most salient and enterprising of English counties. Let us go a little into a history of the movement.

We remember giving some popular lectures on the subject of co-operation in 1860, when few knew or cared much about it. Since then, it has made the most surprising advances, particularly in the central manufacturing towns of England and in London. It has not made any great way in Scotland, and we have heard nothing worth speaking about it in Ireland. A large concentrated population, general intelligence, skill in business management, and mutual trust, are the qualities required to make co-operation succeed. But above all, there must be an ability as well as a resolute determination to pay for everything with ready-money. That, indeed, is the prime feature ; and those who need or prefer to take credit in their purchases, must continue to deal with the ordinary shops. Co-operative trading may accordingly be considered to be a moral agency in cultivating habits of thrift and self-denial.

Some of our readers may possibly recollect what we said years ago as to the poor beginning of the Rochdale Equitable Pioneers' Society, a co-operative concern composed of twenty-eight working-men, who set up a small store for the sale, among themselves, of provisions and clothing. Their input was a pound a piece—a united capital of £.28 ; that was all. At the outset they were dreadfully laughed at, and there was no end of prophecies as to the failure of their project. Caring nothing for jeers or invidious prophecies, they went on their way. The thing took. From year to year, the number of members increased, till at length developing into gigantic dimensions, it carried all before it, and is one of the wonders of commerce. Just hear how the affairs of the society stood at the end of 1872. The number of members was 6444 ; the amount of funds, £.132,912 ; the business done in 1872 not less than £.267,577, on which a profit was realised of £.33,640. In these facts are offered an example of what may be done by co-operation when properly conducted. One material cause of the prosperous extension of this undertaking consists in the fact, that members allow their dividends and profits to accumulate to their credit, instead of drawing them out as they accrue, and spending them. Another most creditable feature of this society consists in setting aside a part of the profits for the support of an Educational Department, in which are comprehended a lending library, a reference library, news-rooms, and collections of globes, maps, and scientific instruments for use of the members. Out of the

successes of this society sprang several vast concerns at Rochdale and elsewhere.

London was rather late in commencing any co-operative project, but when it did take the matter up, it was with a degree of energy very alarming to the ordinary shop-keeping interest. As is well known, the most extensive of the London societies is the Civil Service Supply Association, with many thousands of members, and friends of members. In the half-year ending August 31, 1873, the goods sold amounted to £359,627, the profit on trading was £96,804, and the working expenses amounted to £27,301. The establishment at present comprehends a secretary, treasurer, accountant, several managers and storekeepers, 70 clerks, 394 assistants, and about 20 servants and porters. The goods for sale consist of groceries, wines, provisions, hosiery and clothing, fancy goods, stationery, &c. Tradesmen of nearly all kinds in London enter into arrangements with the society, to allow a discount on all articles sold at their shops to its members on producing their tickets, so that there is scarcely an article on which a considerable saving may not be effected.

A step beyond retail store-keeping was taken in 1864 by the establishment of the North of England Co-operative Wholesale Society (Limited), the central office of which is at Manchester. Its object is to supply goods wholesale to co-operative stores, five hundred of which concerns now purchase from it. At the end of 1872, it consisted of 131,191 members who were shareholders; and the value of goods sold in that year amounted to £1,049,394; the profits being £10,468. Besides importing foreign articles, the society purchases vast quantities of butter, provisions, and dry goods in all parts of the United Kingdom; latterly, the manufacture of biscuits and the business of banking have been added to this comprehensive concern, which has numerous branches and agents. Co-operation, however, has gone even beyond this. At Rochdale, Leeds, and elsewhere, co-operative societies composed of working-men have set on foot large cotton-factories, flour-mills, or other industrial establishments, which compete in the general field of manufacturing enterprise. In these concerns, the operatives receive weekly wages, and also dividends on profits after paying for management. Fire and Life Assurance establishments have likewise been set up on the co-operative principle, the development of which seems to be perfectly endless.

We have not space to go into the general statistics of co-operative concerns. Large and small, they are now numbered by thousands, and their practical success is a new social element. The principle aimed at receives advocacy in a newspaper called the *Co-operative News*. It should further be stated, that with a view to afford means for mutual advice and consultation, there has been established a Central Co-operation Board at Manchester; the members connected with which hold congresses and conferences at different places.

To what extent ordinary shop-businesses have been injured by the setting up of co-operative stores, there are no means of judging. That in certain quarters they must have experienced a decline in traffic, is tolerably evident. But, to say nothing of the idle and lavish cost on outward show, are there not too many shops for the amount of business that can possibly be transacted? The

distributors of goods in large as well as small towns are seemingly too numerous, and we cannot doubt that some of them must give way in face of the co-operative development. At all events, they will, in self-defence, be compelled to compete with the stores by lowering prices, and dealing more than ever they did on the ready-money principle. And that itself will prove a great gain to the community—sellers as well as buyers. W. C.

#### THE FOREST'S FOES AND FRIENDS.

THE aspect of a forest produces on the most indifferent natures an impression of the picturesque from which they cannot escape. The majestic grandeur of tree succeeding tree as far as the eye can reach, forces them to bow down before a superior power; thus, forests have generally been chosen for the worship of divinities: the Greeks believed them to be peopled with gods; and up to our own times, there is scarcely a country that has not some tree that ancient piety has consecrated. Every tree has its own peculiar aspect. The oak with its gray rifted trunk, and dull, deeply indented foliage, gives a sad and monotonous character; proud of its strength, it will not suffer itself to be surpassed in height by other trees, and when young, perishes rather than grow under shade. Not so with the beech: its white, glossy bark and pale-green leaves mark it out at a distance, and the thick shadow it casts over the ground kills all the weeds. The fir offers its straight, tall stem, and evergreen foliage, but the branches regularly arranged obey an inflexible law, and give a uniform appearance to the landscape. There is much more variety in a wood, where the leaves fall in the autumn, and where each individual obeys, as it were, its own inspiration.

But for him who knows how to penetrate its secrets, this is a very superficial view; the forest is a complete world of organised creatures, from the most perfect to that which betrays the early efforts of creation in its rudimentary constitution. Though, perhaps, not very visible, animal life abounds. Myriads of insects are at work, winged, or in the form of caterpillars, effecting incalculable ravages on the trees. There are also curious phenomena which arise, such as the deviation of branches, or horny excrescences on the leaves. The gall-nut, so much used in dyeing, is produced by an insect which lays its eggs in the buds of the oak; when developed, the bud gives birth to the little spherical nut which contains the colouring-matter, and which is gathered about the middle of July.

In deciduous forests, the insect most to be feared is the May-bug or cockchafer. The larvae pass three years in the ground, during which they feed on the roots of all kinds of plants, sparing neither young plantations nor grain. In their perfect state they are no less injurious, living on the leaves as they shoot, and not leaving a trace of vegetation on the trees. Caterpillars do not do so much harm to the leaf-bearing trees, though the lyapris and bombyx often shew traces of their passage.

An excellent plan for lessening the damages caused by caterpillars is to mingle deciduous with resinous trees; the enemies of the one spare the other, and so, in case of invasion, some part escape the plague. In Germany, more than elsewhere, as the pine forests are in the majority, the subject of the destruction of insects is studied with the

greatest care ; it is a branch of sylviculture which finds a place in all their books, and is discussed at the congress of the foresters which takes place every year. Each communicates the observations he has made in his own locality ; and when a new method has been found to answer, it is spread through all the country. Near Torgau, more than twenty-five thousand thalers have been expended for many years to destroy the caterpillars in the forest of Annaburg, and yet an immense quantity of wood has been cut down. In 1837, these insects despoiled of their leaves all the fir-trees in the forests of Stettin, over an extent of eight hundred acres ; and more than a thousand thalers was spent to destroy ninety-four millions. At another period, the caterpillars devastated in two years a seventh of all the state forests ; and in those of Stralsund six hundred millions of eggs were destroyed.

To defend the pine plantations from the hylobes, the German foresters surround them with fagots of brambles, in which the insects lay their eggs, and these are afterwards burnt. Sometimes they daub the trees with pitch, to prevent them creeping up ; or dig ditches filled with water, to isolate infected districts. But when an invasion has reached a certain proportion, all becomes useless, and nature alone arrests it by the multiplication of enemies. Among these are the carnivorous insects, such as the tribe of beetles, which climb up the tree to seek their prey ; the ants, and the ichneumons. These last are parasites, laying their eggs in the back of the caterpillar, upon which the young larvae feed. The wounded insect does not die immediately, and lives to become a chrysalis ; but instead of a butterfly coming out, the young ichneumons appear. The owl, the hedgehog, the lizard, the frog, and the snake, destroy immense numbers, and above all the bird, which is the most pitiless and ruthless in its search for food.

Man, says M. Michelet, could not live without the bird, which saves him from insects and reptiles ; but the bird can live without man. The eagle would still reign over his Alpine throne, the swallow would take his annual migration ; without waiting for human ear, the nightingale of the forest would sing his glorious hymn with greater security. But nothing is more sad than a landscape without birds. The well-known forest of Fontainebleau, so varied in its aspect, so majestic in its wooded glades, is always melancholy ; not the song of a single bird breaks the silence. Destitute of water, for the sandy soil drinks up all the rain, having no spring nor stream, it is deadly for the bird, which flies away as from a land under a curse. Under the first impression, you admire it, but by degrees the feeling of sadness oppresses you, and at last renders you insensible to its beauties. Of the many varieties of birds, some prefer the fields, whilst others belong exclusively to the forest. These are eminently useful, destroying insects and other injurious animals ; many of them furnishing excellent sport as game, and food for the table.

There are two kinds of birds especially valuable, the woodpecker and the cuckoo. The first runs up the trunk of the tree, picking out all the caterpillars, wasps, and hornets, then taps the bark, to ascertain if there be any enemy lurking in the interior. Once on the scent, he tears off a piece of bark, and hollows a spot until he reaches the larva he is in search of. Unfortunately, the ignorant destroy this bird, on the plea that the holes he

makes are detrimental to the tree ; but this is unfounded, as he never attacks any but decayed wood, and prevents the spread of the malady. The cuckoo feeds principally on the hairy caterpillars, which other birds avoid ; and it is said that, in 1847, a pine forest in Pomerania was saved by a flight of migrating cuckoos, which installed themselves for some weeks, and cleared it completely of the caterpillars which abounded there. Their sweet and plaintive note is always welcome as the harbinger of spring. *small*

If among the smaller tribes of birds there are some which live principally on grain, there are none which do not redeem the damage they thus cause by the services they render in destroying insects. Nor must it be imagined that a bird is injurious when it lives on seeds only, for it thus destroys a great many weeds. Pigeons, which are exclusively granivorous, do eat the wheat ; but in exchange they consume the seeds of fennel, poppy, spurge, and other troublesome plants. Whilst they are treasured in England and Belgium, these birds are shot down in other countries without pity. The sparrow, too, which has received so much malediction, is equally useful, as a pair will often carry to their nest forty caterpillars an hour, or three thousand a week. Thus it happened that in the environs of Vienna, when every cultivator was obliged to pay a tax of two sparrow-heads, the trees of the district were devoured by caterpillars, and it was found necessary to revoke the law.

In these pages, we lately spoke of the prodigious damage done to agriculture in France, by people mercilessly killing small birds. In Italy, the same result takes place. There the people give themselves up with a sort of fury to the shooting of small birds during the period of the migration. People of all ages and ranks, children, old men, nobles, merchants, priests, labourers, and peasants, abandon their work at this season. The fields and the river-sides resound with pistol-shots, nets are spread, and bird-lime laid. On the banks of Lake Maggiore the number of birds thus exterminated amounts to sixty or seventy thousand per annum, and in Lombardy to millions. Need it be wondered at that the song of the bird is so rarely heard in the beautiful orange groves or vineyards ! whilst the countries beyond the Alps suffer proportionately.

There are few things more interesting to the naturalist than to sit immovable at the foot of a tree and listen to the birds, who seem to have taken man as their model, and display all the passions of anger, joy, sorrow, and jealousy ; but love is the exclusive end of their lives, for this they put on their gayest colours, for this they sing their sweetest songs. There are cries of joy from the nest when the father brings the young a delicate morsel, and of fear when an enemy approaches, in the shape of a hawk hovering over their tree, or a ruthless boy ready to tear the beautiful home in pieces. No one is better placed for observation than the forester ; he traverses the woods at all hours and in all seasons, and can follow the different manifestations of animal life in its various phases. Placed by their masters in localities almost without intellectual resources, such studies prevent their moral faculties from falling into inaction. Dr Peil, who has reached the highest grade of foresters in Prussia, remarks, that thanks to his love for natural history, he has been able to bear a residence of twelve years in the marshes of Poland, without any

other society than that of uneducated peasants, with whom it was impossible to converse, and that this has kept him from the drinking customs which are so prevalent among this class. According to him, one of the most interesting studies is the language of animals ; it is certain that individuals of the same species understand each other ; they have different cries, which man may learn ; and for many months he hid in ambuscade, near a marsh covered with wild-ducks, until he learned every voice, and could distinguish that of a strange bird.

Among the animals frequenting the forest there are two distinct kinds—the herbivorous and the carnivorous ; the formation of the jaw suffices to distinguish them. The former are all hurtful, since they live on the trees, devouring the young shoots ; the latter, on the contrary, are useful, as they keep down the excessive multiplication of the others. Some few are dangerous even to man, such as the bear and the wolf. The bear is now rare, and confined to the inaccessible summits of the Alps and the Pyrenees ; it has been hunted without pity, and has gradually withdrawn from the haunts of men into the deepest solitudes. The same fate has befallen the wolf, which requires large tracts of moors, heaths, and forests for a home ; as the land is cultivated and the trees cut down, the domain where it ruled as a monarch is lessened. Tracked on all sides by a price put on its head, it will not long escape absolute destruction. Sometimes the wolf is hunted by dogs, but it is both difficult and painful, as it runs straight forward through fields, vineyards, and valleys at such a speed that the dogs lose their wind, and give up the chase. A battue is more successful : when one has been seen in the forest, the peasants are summoned, and placed on the outskirts ; whilst the huntsman with his dogs and men penetrate into the interior, and drive the animal in the direction of the guns.

The wild-cat, the badger, the fox, the polecat, are only to be feared as the destroyers of game, so that the foresters kill them by poison or other means. They do not all deserve such a proscription, as many live on field-mice and reptiles. Many of the continental foxes are bagged and sent to England for the pleasure of our hunters ; as the country is unknown to them, they do not run to their holes so easily and escape the dogs. The rabbit, the hare, the roebuck, the stag, and the wild-boar are now the only animals of the forest which are hunted. It was not always so, when Charlemagne and his successors went out in splendid array to the immense forests of the empire, to seek the bison and the aurochs or wild ox, which are now only to be found in the plains of Poland and Lithuania.

The rabbit is the most dangerous enemy among the herbivorous tribes which the forest has to fear. Not content with eating the leaves and young shoots in spring, it attacks, during the winter, when vegetation is interrupted, the bark of trees ; the rising of the sap is thus prevented, and the tree dies. It multiplies with the greatest rapidity ; a single couple will produce fifty in a year, and infest a large forest in two years. Thousands are killed in the crown forests of France and Germany without their number seeming to lessen. Hares are much less hurtful ; they do not increase so quickly, and preferring grass to trees, they seek their food in the plain. Thus we see that nature, in creating a multitude of species, has not confined herself to

those which alone are useful to man ; but all are submitted to the law which proportions their multiplication to the chances they run of being destroyed ; over which man may exercise his power in the animal kingdom as in the vegetable.

### LADY LIVINGSTON'S LEGACY.

#### CHAPTER XXXIV.—GONE.

'You threaten, then ? Do your worst ! I would sooner bear all that men's wrath can inflict, than I would be as I have been of late, the daily, hourly companion of one whom I despise as much as I despise myself for the weakness that has made me purchase safety at such a price.'

It was Violet Maybrook who spoke, and as she did so, her lustrous eyes flashed, and her beautiful face might have served a painter for a model for the passion, Scorn.

'You are foolish, Vi, dear—foolish and rash as well !' answered Aphrodite Larpent, with a malignant glance that belied the studied calm of her skilfully managed voice. 'Remember, it will be too late, when once you are known for what you are, to come back to the quiet home and the poor little friend of whom you speak with such superb contempt. Pride is a dangerous counsellor, Violet, my love, and if you are wise, you will grow humbler. You saw how much more reasonable a view of his position was taken, but half an hour since, by your fine London dandy, your lady-killing *sabreux*, Sir Frederick Dashwood.'

'Dashwood is a coward,' returned Miss Maybrook haughtily : 'he can cringe before the uplifted hand that threatens to strike. There are trees that bend, but there are others that break sooner than bow to the storm.'

There was a moment's pause, during which these two, playmates in infancy, companions in youth, friends never, looked into each other's eyes, like duelists who ponder where best to plant the mortal thrust.

It may be conjectured that little concord was likely to prevail in a household composed of such widely different natures as that of the elf-shrewd, malicious, jealous of all superiority—and of Violet, whose fiery spirit abhorred the dissimulation to which circumstances—so she held—had compelled her. Since the first hour of their residence together, Miss Maybrook and her hostess had been on those more than half-hostile terms on which women can endure to live, not seldom, but which would be intolerable to men, and at length a visit from Sir Frederick had fanned the smouldering embers of hate into a flame. Dashwood, who felt that Violet was not one whom he could safely neglect, but who, in giving himself the trouble to call in Great Eldon Street, had, most unfortunately for himself, selected Aphy Larpent as a butt for his ill-humoured sarcasms, had deprecated the stinging words by which his insolence was repaid. A bad man will often put up with affronts not bruited abroad, and Dashwood, whose physical courage remained unshaken, had yet become morally a dastard, and

quailed before the bitter retorts of the humbly born music-mistress. Nor, while his stay lasted, did Violet betray by word or sign the annoyance which all women experience when they witness the humiliation of the man they have loved. It was not until the baronet had taken his hangdog, handsome face out of Great Eldon Street, that the suppressed quarrel between Violet and her old acquaintance rose to a white-heat.

'Why did you ask me to come here?' asked the former, breaking silence, and speaking in the direct and fearless fashion which belonged to her. It was a cruel little laugh with which her entertainer preluded her answer.

'Fie, dearest, what an unmannered question! Can you wish me to tell you a score of neat fibs about old associations, childish hours of sport and study, yearning tenderness, and so forth? Take the truth, since nothing else will serve you. I wanted to have my slave, as it were, within hearing of the crack of the whip and the call of the voice. I wanted to fit the chains upon those stubborn wrists of yours, link by link. I wanted to make the girl whom I always hated—for I did detest you, Vi, dear! since you and I first plaited wild-flower crowns beneath the maple trees—feel that it was for me to command, and for her to obey. It did not suit my whim that you should soar out of my reach, and make, as your beauty might enable you to do, a marriage that would raise you high above my level. That was why I asked you here, Violet, darling!'

Violet, with her pale, beautiful face set and rigid, and her eyes absolutely blazing with wrath, looked terrible indeed, as she rose from her seat and advanced towards her enemy. Aphrodite Larpent was not naturally timid, yet she sprang to her feet and laid her hand upon the bell-rope, as if to summon aid.

'You need not fear that I should harm you,' said Violet calmly, but with an expression in the studiously modulated tones of her rich voice that the other had never before heard. 'You have been very frank with me, and I am glad to know on such good authority what I have merely suspected until now. Were we alone together in the woods we both remember, among the silver pines and the forked hemlocks, far from this brick-and-mortar wilderness, far from the million eyes and ears that keep watch over us here, I would kill you!'

'I do not doubt it in the least,' returned Aphy, with an insolent gesture of the shoulders, but growing perceptibly more pale and sallow.

'No; and you are right not to doubt it,' said Violet Maybrook, with her coldest smile. 'But do not think that because we are both of us units in the crowded civilisation of the Old World, it is safe to deal with me as you have done—safe to rely, constantly, on my fears and my forbearance.'

'I thought you never knew fear. Rumour said so. When was Vi Maybrook afraid of a half-broken horse, or of crossing a sheet of flawed ice, or of any of the risks of our rough colonial life?' returned Aphrodite tauntingly. 'It was one of your titles, that courage of yours, to be our queen and leader when we were half-grown slips of girls, and many a proof you gave of it. Has the English air, or the humdrum routine of Lady Livingston's house, turned your old dauntless spirit into cowardice at last?'

'You shall see!' said Violet, with a gentleness

unnatural at such a moment. 'Do you remember, years ago, on the Sasquemantock, how the canoe was staved in by the sunken rock, and the Indian guide was drunk and drowsy, and, but for me, the little, sodden bundle of dripping garments and drenched hair that they called Aphy Larpent, would have gone over the Falls to perish? Do you remember, long before that, how the children, our young playfellows, ran shrieking away from the one child that remained seated by the fallen tree, crouching in panic terror, because of the rattlesnake that had reared his menacing head, and with deadly jaws apart, and bright cold eye fixed on his destined victim, poised himself ready for his spring? There was one other, though, of that childish company, a young girl but a few months older than the frightened little creature that seemed to have slain before the snake stooped his graceful head; and she fronted the reptile, with no weapon but a switch, and— But you know the rest of the story, Aphy, as well as I do.'

'I do; and you saved me then, and again that other time, without a thought of your own danger,' exclaimed Aphrodite, flushing to the roots of her hair, and with tears, real tears, standing in those hard, evil eyes of hers; 'and I was a wretch to forget it, and to hate you, and envy you, and plague you, as I have done. Come, Vi; I beg your forgiveness. Come, let you and me be friends. I mean it. By my very soul, I swear to you that I do mean it.'

And for once she was sincere. Perhaps no one can be all bad, and for the time the soft spot which lurks undetected in even the hardest heart had been touched in the case of Aphy Larpent. But Violet Maybrook proudly put aside the offered hand of her former friend.

'Chance, since then,' she said sternly, 'has given you a power over me, to which, all unwillingly, I have submitted, loathing myself that I held my life by such a tenure. Your malice, and the base self-seeking of the man for whom I have sacrificed the right to good men's esteem, have made that life as bitter and worthless to me as the fruit that strangers gather beside the sullen waters of the Dead Sea, and your power, early playmate, early enemy, is on the wane. I am very young yet, but I have grown weary of life, and would rest. As for amity between us two, let fire and water first coalesce; their alliance would be likelier than ours. You may, for a moment, be softened towards me. Incarnate falsehood though you be, it is possible that for an hour, or a day, you might be as good as your word; but to-morrow would bring back the old jealousy, the old dislike; and even if you could learn not to hate me, I could not forgive you.—Do not smile, or fancy that my hostility is of no account. I know, or can divine, your schemes of self-interest, and I will tear them to shreds as easily as I could tear the flimsy web of a spider.'

With the step and bearing of an angry queen, Violet moved towards the door. Aphrodite made second attempt to intercept her.

'Take my hand, and let us be friends,' she said pleadingly; 'you'll never repent it; indeed, indeed you will not. I could help you, that I could, about Dashwood, and in other matters, and—'

'What need have I of your services?' haughtily rejoined Miss Maybrook. 'Let me pass, dupe or temptress, for I think that both parts suited equally

well with your character, of the man whom you egged on your brother to kill. Let me pass, I say—your very touch is pollution.'

And this time Aphy Larpent made no effort to detain her guest. The elf threw herself, so soon as the door had closed, upon Mrs Gulp's hard square sofa, and hot tears, very different from those which a momentary sentiment had wrung from her, fell like rain upon the faded cushion on which she had laid her head. It is very likely that Violet was accurate when she said that relenting on the part of Aphy Larpent could be but of ephemeral duration; but the revulsion of feeling was now very abrupt, and it seemed to rend her, as evil spirits rent the demons of old. No woman can be indifferent to another woman's contempt, and, for the time, Aphrodite almost forgot, in the poignant anguish of her shame, the ample means of vengeance that lay within her grasp.

'She shall pay dearly, ah! dearly, for this,' murmured Bruce Larpent's sister, as she tossed restless on the sofa-pillows; and yet, as she spoke, she felt as if she would willingly have exchanged places with her late antagonist. 'Above me, from the first, always, ever, above me; even with the shadow of death tracking her, she keeps her boasted superiority to the last. I can ruin, but not humble her. That accursed pride of hers remains beyond my reach. Well, well! we shall see! It may be your turn, Violet, before long to crave pardon from the despised Aphy Larpent, and to be denied.'

Hours passed away before the slight, lithe form that lay upon the sofa ceased to writhe and to change its position, while all the time bitter thoughts went whirling through the busy brain. She had never, in truth, quite made up her mind, this Aphrodite Larpent, as to the actual use to which she should ultimately put her power over Violet. She had looked on it as on a talisman which might be made profitable and pleasant. By the aid of the secret which she knew, she had extorted money, had exercised influence, had repaid tenfold, in suffering, the contempt which Miss Maybrook had been too proud to dissemble. It was Aphy's nature to revel in intrigue and mystery, to compass selfish ends by crooked ways. But she had never been quite certain as to what she should do at the last. She thought now, for the first time, that she was certain on that subject. There was a dangerous glimmer in her shifting eyes, and two scarlet blotches burned on her usually sallow face. And at length she rose, adjusting her hair before the mirror over the mantel-piece, and effacing as best she might the traces of recent tears. The hour of dinner was approaching—dwellers in Great Eldon Street, especially such dwellers as belong to the female sex, dine unfashionably early, and the slippish maid-of-all-work, who might have been twin-sister to the Betsy Jane to whose duties she had succeeded, came to lay the cloth in lodging-house fashion as a preliminary to that meal. But the dinner itself arrived, and still Violet came not, and Mary Ann being questioned, declared that Miss Maybrook had left the house long ago, and had not returned.

'Left the house!' exclaimed Aphrodite, as a sudden idea suggested itself to her. 'She took nothing with her—no luggage, I mean? No, of course not, or I should have heard the noise.'

The girl replied in the negative. Miss Maybrook, so far as Mary Ann knew, had taken nothing with her. She had simply gone out on foot, 'as it might be, for a walk,' and had not as yet come back. That was all.

Time went on. It was long since Aphrodite's solitary meal had been concluded, yet Violet Maybrook came not, and her hostess sat in the window, watching, with an anxiety and an impatience that surprised herself, for the return of her avowed enemy. Still, seconds growing into minutes, minutes expanding into hours, the time went on. A wild idea arose once in Aphy Larpent's brooding mind. 'Not—not dead!' she muttered, with white lips, to herself—the river! And then there passed before her mental vision the phantom of Violet, not, as she had last seen her, proud and contemptuous in her fierce beauty, but cold and motionless, with the long dark hair defiled with mud and tide-weed, the lustrous eyes hidden for ever beneath the heavy white lids. 'Can I have driven her to that?' Aphy asked of herself, almost quailing before the thoughts which her words evoked. It was not pity that she felt, but a formless horror that she longed to shake off, and be free from. At length she decided on going up to Miss Maybrook's room, the same which had formerly been occupied by her own brother, Bruce. No; nothing, apparently, had been disturbed since last she entered that dingy chamber. In her walking-dress, as usual, Violet had gone out, and there were no signs of packing, or of any preparation for departure, visible.

Stay! What was that? Merely a scrap of paper, which had probably been placed upon the dressing-table, but which, by some accident, had fallen on the floor, and had been swept aside by the skirt of Aphy's dress in passing, and so lain until now unseen. But the scrap of paper had writing upon it, and to the following effect: 'War, then, let it be! You have defied me, and must thank yourself for the result. Before you read this, I shall be on my way to—. But no matter. It is enough for you to know that the fabric of deception which you have so cunningly built up is shattered at a blow.—V. M.'

What the threat portended, Aphrodite could not guess. It was the threat itself that angered her, coupled as it was with Violet's abrupt departure. To whom had this wayward, headstrong girl gone? And what was the meaning of her menace? Bruce Larpent's sister ground her teeth together with fury at the thought that through the agency of her whom she had regarded as a useful instrument, her shameful history might be published throughout London, and her painful struggles to lead a new life, free from the taint of disgrace, be in vain. Yet Violet was no ordinary tale-bearer. She might have the means of a nobler revenge than this. Be it as it might, it must be war now, and war to the knife, without pity or mercy. Aphrodite's face grew grim and resolute, and she knit her brows and compressed her lips for a few instants, then rang the bell, sharply, once and again. 'Get me a cab!' she said, when the lagging hand-maiden appeared; 'and ask Mrs Gulp to let me have her bill for whatever I owe her. I am going away—only for a day or two, most likely—but I am going at once. Don't stare at me, but do as I tell you to do.'

Hastily she attired herself for a journey, hastily

she threw into the smallest of her trunks a few necessary clothes, and, after impatiently awaiting the slow completion of her little account by the spasmodic Mrs Gulp, she stepped into her cab, and was driven swiftly off towards the railway station which she had indicated as her destination. She had been gone perhaps for an hour, when another cab dashed up to the door in Great Eldon Street which bore the conspicuous monosyllable of Gulp, and Oswald Charlton alighted, followed by Sergeant Flint. 'Miss Davis—or Larpent, it's all the same, at home, my dear!' said the sergeant jauntily. 'We must see her, the squire and I, on a little matter of business that cannot wait, so shew us up at once, please.—What! gone—gone by railway?' and the detective gave a long whistle at the news. 'We may as well look round the rooms, anyhow, as the search-warrant entitles us to do, squire, but I am afraid the bird has not left much behind her in the empty nest.'

## CHAPTER XXXV.—TO SCOTLAND YARD.

'Nothing, nothing at all, except this,' said Sergeant Flint disconsolately, as he entered the tiny sitting-room in which Oswald had awaited the termination of the search among Aphy Larpent's effects; 'which could scarcely have come honestly into the young woman's keeping; and as he spoke he opened his broad hand and disclosed a diamond cross, with a large sapphire set in the middle of it; and which must be taken care of until she proves her right to its possession. If ever her brother wrote to her, she has burned the letters, or has them about her person; and the same may be said, no doubt, of the will. It's a hard nut to crack, squire, for all that it seemed so easy at the outset.'

'Our wisest plan will surely be to follow her without delay,' returned Oswald. 'It seems most probable that if the will be indeed in her hands, she has withdrawn to some place of concealment, whence she may make better terms. As for the jewel you shew me, it is odd, but I seem to have a faint recollection of having seen it before—of having admired it, when I was a boy.'

'I daresay you have, squire,' remarked the sergeant dryly; and then re-opening the door, he addressed himself to a policeman standing on the landing-place without, who had aided in the late perquisition amidst Miss Larpent's boxes and drawers, and bade him send up the maid-servant at once.

Mary Ann's answers to the detective's queries were explicit enough. She had herself called the cab from the nearest stand. The number of that vehicle she did not know, but with the driver of it she had a casual acquaintance, made up of occasional nods and winks of jocular recognition when she went by on errands; and that he was a regular frequenter of the cab-rank in question, she could testify. He was a stoutish-built young man, with a red face and a drab great-coat. The horse had two white feet, and the cab had of late been newly painted. Was certain that she could point out cab and cabman out of fifty others. Miss Davis, or Larpent, had bidden the man to drive quickly to the Silcheshire—yes, Silcheshire railway—and the cab had gone off at a brisk pace. Which was all that Mary Ann knew.

'Silchester, I suppose?' said Oswald; and the

sergeant, with a nod of assent, produced a Railway Guide, and read as follows: 'London, Silchester, Helmsea, Docktown, and Whitborne Railway'—

'Whitborne!' exclaimed Oswald, surprised. 'Why, that is where Mrs Philip Dashwood is living, and Miss Beatrice Fleming is now on a visit to her. Of all singular selections for a hiding-place, that would appear the most extraordinary.'

The sergeant did not seem to see this in the same light as his non-professional companion. He tapped his forehead once or twice, then shook his head, and smiled slightly. 'What a game that would be!' he muttered; 'and yet the odds are against it. Educated young women are the most difficult of all to make out—they are.' Then, addressing himself to Oswald, he suggested that they should repair at once to the proximate cab-stand, and, guided by Mary Ann, endeavour to get speech with the cab-driver who had conveyed Aphy Larpent to the terminus. There was only one cab, as it turned out, left upon the rank, a confirmed crawler, drawn by a slow and heavy-heeled horse, and driven by an elderly and gin-perfumed person, who, in defiance of the warmth of the weather, adhered obstinately to his thin and weather-stained coat of many capes, such as hackney-coachmen wore in the Tom and Jerry days that are departed.

'Why, it's Old Nick.—How are you, my buck?' called out the sergeant, in his cheery fashion, as he caught sight of the grog-blossomed countenance of this veteran of the cab-rank. The owner of the diabolical *sobriquet* awoke from his nap, to cast rather a perturbed glance at the detective.

'Nothing up, sure-ly,' was his rueful ejaculation. 'A poor cove can't so much as lay the silk over his nag, or touch his hat to a fare, without being pulled up for it now-a-days. But you're above them lags, ain't you, sergeant?'

'Don't you be afraid, Nick,' answered that officer genially; 'nobody wants the pleasure of your company now, as the Bow Street magistrate did last year, when you forgot to give notice of the bracelet left in your cab. And you must admit we drew it mild for you about the previous character, and so saved you the other six months' oakum-picking. No malice, eh, old boy?'

'No malice on my side,' grumbled out Nick, still in evident distrust of the motives of his questioner. When, however, he was made to understand that the sergeant was merely desirous of information respecting the cab wherein Aphy had been conveyed to the terminus, his vigilance relaxed, and he became sufficiently communicative. 'That was Bill Barnes,' he said gruffly; 'he as was in the public line as barman, and couldn't quite square it about the money taken over the counter, at the *Friend in Need*, Camden-Town way, as got the Great Eldon Street job. Paints, regular, every spring, and goes in for rosettes in the ears of that screw he drives, Bill does, and so gets picked off the rank oftener than is fair to his mates. Howsomever, it so happens I can tell you where he drove to, anyways first, when he'd got his fare inside, and the trunk on the footboard alongside of him. He was a-driving past, and he'd just given us the office, by sloping his whip—you know, Mr Flint—in the way that says I'm for such or such a railway station, when the lady tugs at the check-string, and as that don't pay, puts her head out of window, and tells him, loud enough for us to hear, that she's changed her mind, and that

Bill was to go— You'd never guess where, sergeant, not if you went on from now to Christmas.' And the old man paused, evidently delighted at the idea of having presented the too-knowing sergeant with an enigma beyond his powers of solution.

'No ; I give it up,' said the detective, after pondering for a few seconds, with much real or assumed perplexity in his face. 'I thought, once, I had it ; but it wouldn't work. Out with the answer, Nick.'

The provoking charioteer merely coughed huskily behind his mittened right hand, and murmured something about the 'uncommon dry' character of the weather.

'Not good for your complaint, eh, Nick?' said the sergeant, smiling, as he produced two half-crowns and chinked them together, meditatively. 'Let's know what the lady said, and then try the old prescription—Jamaica rum, hot, with cloves and sugar—at my expense, Nick.' Either mollified by the prospect of this as a seasonable refreshment for early summer, or not caring to keep so influential an acquaintance as Mr Flint too long on the tenter-hooks of suspense, the old cabman made up his mind to comply.

'You won't have me in the box, sir, to take day to it, will you? It would break my heart, I think, to be put there!' he said deferentially.

'You are better acquainted with another part of the court, Nick, we know,' returned the sergeant, with a sawing movement of his forefinger; 'but make your mind easy. We'll do without you as a witness.' And again he softly chinked the half-crowns together.

'And you can't guess it?' repeated the old man, with a grin.

'Not if I were to addle my brains over the thing!' answered the sergeant petulantly, but gently touching Oswald's elbow, as if to indicate that his impatience was but counterfeit. 'Can't you collar your cash, and let us have it as you heard it!'

'Well, then, she told him to drive her to Scotland Yard,' returned Nick, but reluctantly, as is the wont of one who grudges to the world at large the co-proprietorship of a transcendent joke, lately his sole and secret possession.

'To Scotland Yard, did she?' blithely responded Sergeant Flint. 'Then I'll tell you what it is, Nick, you shall have a handsel, and the squire and yours to command will go to Scotland Yard too. Jump in, sir; and you, Nick, be free with the whipcord—in a merciful way, of course.'

'What conceivable object can she have had for such an expedition?' said Oswald, five minutes after the cab had begun to rumble through the stony streets. Sergeant Flint, who had sat until now absorbed in his own thoughts, with his eyes fixed on vacancy, started, and presently broke into a low laugh, as if the humour of the situation were too much for his gravity.

'If I were a bit of a humbug, sir, as some of my betters are, I'd look wise, and hold my tongue. The doctors do it, don't they, when they stand round the bed of a sick swell, and pull solemn faces, and give Latin names, to what they can't cure, for want of knowing how? And the City Dons, they do it when there's the toss of a half-penny between them and bankruptcy? But I'll be honest with you, squire, and own that I am

nonplussed. I know no more, sir, what that aggravating young female party may mean, than if I had just come up from Devizes or Taunton to join the Z division as a second-class constable. My first idea was, that her move was to give herself up. They do it, sometimes, when there's something on their minds, at least men do, for I never knew a woman do it; but, bless you, she's too artful and too hard-bitten for that. So, unless it's a blind, it is quite beyond me.'

Having said which, the sergeant beguiled the remainder of the route by whistling the most lugubrious airs in his collection. He became active again, if not confident, when they reached the somewhat uninviting nook where Justice keeps her staunchest bloodhounds ready to slip upon the traces of Guilt. 'Wait for me one minute, squire,' he said, and disappeared. The minute expanded to exaggerated proportions before he returned, wiping his heated brow, on which the beads stood thickly. 'Seems to me I'd better resign, and try for a country situation,' he said excitedly, but with genuine mortification in voice and mien. 'Stoke Pogis, I think, would be about my mark; or, perhaps, if I were the one policeman at Little Paddington, I might not find the duties too bewildering. Pride will have a fall, they say, and I was proud, I will admit, of knowing a trifle more than my neighbours. I didn't think there was a game in London, of a shady sort, that I couldn't have told you about, more or less; and here I am—beaten, at my time of life, by a little sallow chit from Canada. Starkey will have the laugh against me, won't he, after our wild-goose chase over to Paris, and all we have done?'

'But what has she done?' asked Oswald, smiling to see that emulation can exist even among thieftakers.

'She has done this,' said the inconsolable Flint: 'she came, as bold as brass, and asked for Superintendent Starkey. He was expected, and they asked her to wait. In ten minutes, in he came, and preciously surprised he must have been, for before that, long as he had hung about Great Eldon Street, she had seemed to hate him as if he were poison. Nobody knows what she told him; but he got very serious, and after a word with the assistant-commissioner, off he took her to the private residence of a police magistrate. And what for, says you, squire? Well, unless it was to give in her depositions, swear to her information, and get a warrant in some case unusually pressing, I can form no notion. She may have gone to confess; but I suspect, if so, her penitence could have been kept till morning. All Starkey said, going out, was, that it would prove a heavy business. No more, and no less.'

'She would not, this Miss Larpent, have taken luggage with her, had not her intention been to travel. Rely on it, she is not in London now,' said Oswald, after a moment's consideration; 'and I really think our best plan will be, to go to Whitborne at once, and to inform Mrs Dashwood and her guest, Miss Fleming, of the steps which we have taken, and of what we have ascertained concerning the lost will. There is a prospect, too, that in or near Whitborne we may discover the person we seek.'

Sergeant Flint assented, and they drove off once more. But the streets were choked with the overgrown traffic of plethoric London, blocks were

frequent, and when the station was reached, it was found that the train had started some minutes before, and, as Sergeant Flint soon elicited from a railway policeman, Superintendent Starkey and Miss Larpent had been among the passengers for Whitborne.

### THE CHEQUE BANK.

THE distinguishing feature of British banking has been, and is still, the system of cheques. By this system our gold is economised, which is an essential to the prosperity of the country, owing to a growing scarcity of the precious metal. Cheques, however, are almost exclusively used for large payments; in Scotland this is obviated, to a certain extent, by the extensive use of pound-notes of the value of twenty shillings; but in England the trouble arising from all small payments having to be made in coin, is great. A scheme has been, however, devised and brought into active operation, which will altogether do away with the difficulty in England, and which threatens, to a certain extent, to eclipse the Scotch small notes. This scheme is the Cheque Bank, and the careful thought and foresight which must have been bestowed upon it, reflects great credit upon those who have got it up. Its principles are so novel, and so important to the British commercial world, that—albeit with its financial position or success we have nothing to do—a glance at its advantages and peculiarities will be both interesting and instructive.

One of its most striking peculiarities, and what must needs be a great assistance to it, in this its infancy, is that it acts in co-operation with already existing banks, instead of in antagonism to them, so that other metropolitan banks are made, as it were, branches of the Cheque Bank. Thus no one need go farther than a few yards to pay in or draw out his money. When money is deposited, the only receipt given is a cheque-book containing cheques for the amount lodged. The largest amount for which any one cheque can be drawn is ten pounds. If we deposit a hundred pounds, we receive a cheque-book containing ten cheques for ten pounds; we may, however, have twenty cheques for five pounds, or one hundred cheques for one pound. Now, we can draw only to the amount of our deposit, and no farther, for, in the corner of each cheque, its value is perforated in words—thus being indelibly fixed. In this way it is a sheer impossibility for us to overdraw our account, for though we may make out a cheque for any less amount than that specified on it, we cannot for a greater. This is a great advantage, as there can never be any cheque returned to the payee with ‘No funds’ inscribed on it, as too often is the case with the old system. If, then, we make out some cheques for a less amount than that specified, there must be a balance standing at our credit when the cheque-book is finished. This we may have carried on towards a new book, or, if we like, we may draw it, on surrendering the counterfoils of the old cheque-book. All cheques are made payable to order, and are crossed besides; so that, before receiving payment, the cheque must have been endorsed. This puts such an effectual barrier to unfair dealing, that the risk run by the Cheque Bank is comparatively insignificant. Each book of cheques contains ten, for which the uniform

price is one shilling—tenpence being for government stamps, and the odd twopence being divided between the expense of the paper and bank commission. The way in which the book is kept is peculiar, and saves an enormous amount of time and trouble. Instead of each cheque being entered in the books some half-dozen times, the total amount only of all the cheques paid out is placed in the books. And to avoid all risk, the cheques are so carefully indexed and put past, that ten years hence a cheque cashed now will be found quite readily; also, their cheques are cleared daily, thus avoiding the necessity of passing through the bankers’ clearing-house.

Let us now enumerate some of the leading peculiarities of the system: (1.) No interest is allowed on deposits. (2.) It does not keep its own cash. (3.) It transacts no financial business whatever. (4.) Being intended only for small accounts (as no interest is given), it is essentially a bank for the million. (5.) It discounts no bills.

In considering the first of these, the question naturally arises—What are the great advantages gained which counterbalance the want of interest? We will briefly detail some of these, as this question is of primary importance.

As we mentioned at first, if an extended use of cheques could be brought about, an incalculable boon would be conferred upon British commercial interests, owing to the scarcity of gold. The Cheque Bank was established for this very purpose, and as a large quantity of the gold used in England is for payments below five pounds, the utility of the Cheque Bank in this respect is obvious. Unlike the other existing banks, this one encourages by every means in its power small accounts. To the artisan or retail dealer constantly making small payments, and to whom the interest on their deposits is of little moment, the Cheque Bank holds out great inducements, for by holding one of its cheque-books no end of trouble is saved. Now, anything that encourages the lower ten thousand to keep an account with the bank, and thus avoid the temptations to which they, with their pockets full of money, are exposed, it seems to us, is a national benefit.

Then the system is advantageous, from its being a costless and simple method of remitting money—being, in short, an introduction of circular notes into the home-field. The superiority of their cheques over Scotch notes is manifest. Whereas in England Scotch pound-notes are of comparatively little use, these cheques are as good in Scotland, or even in Ireland, as they are in London. Again, a pound-note is for a fixed sum—twenty shillings; these are ‘promises to pay’ for any sum according to the will of a holder of a cheque-book.

It will be interesting to see from what sources the revenue is derived, from which the shareholders are paid. (1.) There is the interest on the hundred thousand pound reserve fund invested in government consols. Large returns cannot be looked for here, as the best security, and not a high percentage, is sought. (2.) The dividends arising from the investment of the deposits. (3.) The interest on the money deposited daily in the banks with which it has opened credit. (4.) The balance of the shilling paid for each cheque-book, after deducting tenpence for stamps and the expense of the book.

Whether or not the Cheque Bank will be a

financial success, is a problem yet to be solved. But its principles seem exceptionally good, and we wish it well.

#### ODDS AND ENDS:

FROM DR ROBERT CHAMBERS'S SCRAP-BOOK.

**AN UNENVIOUS FATE.**—Relations are sometimes a torture. I have heard of some terrible cases of this kind. Take the following, which I lately (1845) learned about in London. Miss L——, a well-known poetess, had a silly and tyrannical mother. How difficult to believe that when the country was ringing with praises of the young lady's poem, the amiable authoress was dragged by the hair of the head by her mother to a garret, and there kept two days locked up, fed upon bread and water. Yet of this fact there can be no doubt. The tyranny of her mother obliged Miss L—— to go to live in boarding-school, where it was that a distressing scandal overtook her. A quiet home, under the protection of a judicious and kind parent, would have saved her from this evil, the blight of her life. Miss L—— educated a brother for the church. Of £300 which she received for a popular novel, £200 were spent at once in paying debts foolishly contracted by this young man to enable him to go to a curacy in the country. He had not been six months in office when he was arrested for a debt of £72 for a fashionable fowling-piece. Miss L—— paid the debt, and expended some money besides in relieving him from the consequences of this folly; and all that she obtained of the proceeds of the novel for her own gratification was fifteen shillings, spent on a light dress and a few ribbons.

**MARRIED OR UNMARRIED.**—In a small work lately published (1843), it is asserted that if we were to make an abstract of the number of bankruptcies for the last dozen years, the majority would be found unmarried. The *Athenaeum*, which quotes and challenges the statement, very properly points out that the directly opposite conclusion has been ascertained by statistical inquiry, not, it is true, in our own country, but in one differing from it in no great degree, namely, France. After advancing proofs of this from official documents, the *Athenaeum* remarks: 'Children, a wife, or an entire family, then, figure for a great deal among the causes of debt; the married struggler with the world being manifestly borne down by the weight he thus carries.' It further appears that, of 1232 debtors confined in the Paris prisons during three years, 292 were under, and 940 above, thirty years of age; or by a different examination extending over five years, that of 2566 imprisonments, 673 of the prisoners were under thirty years of age, 1433 between thirty and fifty-one, and 440 of fifty-one and upwards. This shews, according to M. Bayle-Mouillard, that 'it is not when a man is young, when he has relations to assist him, or bequests to enjoy, that he is most liable to arrests; difficulties come upon him at a period of life when such resources fail, and after he has, probably, made unsuccessful attempts to get on in life—when, with a rising family, he has no longer a dependence on anything but his own unaided labour, and that labour rendered less efficient by age and infirmity.' This also, as the *Athenaeum* remarks, 'is a most important consideration as

regards the morality of the entire question; it refutes volumes of declamation against the criminality of the unfortunate.'

SIR WALTER SCOTT was often annoyed with letters from young men asking his opinion of their poetical productions, for it imposed on him the disagreeable duty of sending answers which could not be quite agreeable to his correspondents. On one occasion, in blending friendly advice with what might be taken as a gentle remonstrance, he said: 'SIR—Although nothing can be so rare as that high degree of poetical talent which arrests in a strong degree the attention of the public, yet nothing is more general among admirers of poetry and men of imagination than the art of putting together tolerable, and even good verses. In some cases (and I am disposed to reckon my own among the number), either from novelty of subject or style, or peculiarity of information, even this subordinate degree of talent leads to considerable literary distinction; but nothing can be more precarious than the attempt to raise one's self from obscurity, and place empty and tantalising objects in the view, diverting the poet from those which fairly and manfully followed out, seldom fail to conduct worth and industry to comfort and independence. I by no means advise you to lay aside your taste for literature; it does you credit as a man, and very possibly as a man of talents. But those powers which can make verses, are applicable to the more useful and ordinary purposes of life. Your situation is at present dependent; but there is none so low from which patience, industry, and perseverance cannot raise the possessor of those excellent qualities.' This was written from Abbotsford in 1819.

#### WALKING OUT.

O'er Plewley's green and pleasant height,  
Across the fields towards Tabley Farm,  
We wander in the fading light,

Two happy lovers, arm in arm.

Late thrushes in far thickets sing;  
And, by unerring instinct led,  
Far overhead stray widgeons wing  
Morassward to their willow-bed.

A star burns in the faded west,  
A ripely-red low-lying star,  
And seems a watch-fire on the crest  
Of some lone guardian hill afar.

Calm is the night, and soft, and sweet;  
The earth is peaceful as the skies;  
And from the field-flowers at our feet  
Rich scents at every step arise.

Oh, joy supreme! oh, rare delight!  
To realise the moment's charm  
As we do, wandering here, to-night,  
Infolded in Love's circling arm.

On Saturday, February 7, 1874, will be commenced  
a Novel, entitled

#### THE BEST OF HUSBANDS.

By the Author of *Found Dead*.

Printed and Published by W. & R. CHAMBERS, 47 Paternoster Row, LONDON, and 339 High Street, EDINBURGH.  
Also sold by all Booksellers.